

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
Warren A. Royea, Sr. : Chapter 13  
Gail M. Royea a/k/a Gail M. Moritz :  
Debtors :  
: Bankruptcy Case: 1:08-02603  
AmeriCredit Financial Services, Inc. as :  
as Successor in Interest to Long Beach :  
Acceptance Corporation :  
Movant :  
: vs.  
: Warren A. Royea, Sr. :  
Gail M. Royea a/k/a Gail M. Moritz :  
Respondent :

**ANSWERS TO MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. a. Debtors are without sufficient knowledge to form a belief as to the truth of the averments contained in Paragraph 6a and therefore deny same.  
b. Admitted. By way of further answer, Debtors would like to enter into a (6) six month stipulation with Movant to resolve the arrears. (Debtors have tendered the November payment directly to Movant).
7. Admitted.
8. Admitted.
9. No response required.
10. No response required.
11. a. Admitted. See response to paragraph 6b.  
b. No response required.

- c. Admitted.
  - d. Denied.
12. No response required.
13. No response required.
14. No response required.
15. Admitted.

WHEREFORE, Respondents request that Movant's Motion be denied.

Respectfully submitted,  
**DeArmond & Associates**

Date: November 21, 2008

BY: /s/ **Keith B. DeArmond**  
Keith B. DeArmond, Esquire  
11 E. Market Street, 3<sup>rd</sup> Floor  
York, PA 17401  
(717) 846-3200  
Attorney I.D. #58878